

FILED

MAR 15 2017

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

U.S. DISTRICT COURT
EASTERN DISTRICT OF MO
ST. LOUIS

UNITED STATES OF AMERICA,

)

Plaintiff,

)

v.

)

ERIKA NICOLE COLLINS and
BRANDON HARRIS,

)
)
)

Defendants.

)

4:17CR118 RLW/NCC

INDICTMENT

COUNT 1

(Conspiracy to Commit Bank Fraud)

The Grand Jury charges that:

A. Conspiracy

Beginning on or about January 9, 2012 and continuing to on or about June 29, 2016, in
the Eastern District of Missouri and elsewhere, the defendants,

ERIKA NICOLE COLLINS

and

BRANDON HARRIS,

and others, known and unknown to the Grand Jury, did knowingly and willfully combine,
conspire, confederate and agree with each other and others known and unknown to the Grand
Jury, to commit the following offenses against the United States:

- a. To knowingly execute and attempt to execute a scheme and artifice to defraud and to obtain money, funds, credits, assets, securities owned by and under the custody and control of a financial institution as defined under Title 18, United States Code, Section 20, by means of materially false and fraudulent pretenses, representations and promises in violation of Title 18, United States Code, Section 1344 and
- b. To transmit and cause to be transmitted by means of wire communications in interstate commerce, any sounds and signals for the purpose of knowingly executing, and attempting to execute, a scheme and artifice to defraud, and obtain money and property by means of materially false and fraudulent pretenses, representations and promises in violation of Title 18, United States Code, Section 1343.

B. Ways, Manner, and Means of the Conspiracy

The ways, manner and means by which the foregoing objective of the conspiracy to commit bank fraud and wire fraud was to be accomplished included, but were not limited to, the following:

1. The primary purpose of the conspiracy was for the defendants to fraudulently obtain money, funds, credit, and assets from the following financial institutions: First Community Credit Union, insured by the National Credit Union Association; U.S. Bank, insured by the Federal Deposit Insurance Corporation; Vantage Credit Union, insured by the National Credit Union Association; Bank of America, insured by the Federal Deposit Insurance Corporation; Bank of Sullivan, insured by the Federal Deposit Insurance Corporation; and, BMO Harris, insured by the Federal Deposit Insurance Corporation; by opening checking accounts at

the various financial institutions and depositing worthless checks into the accounts. The defendants disbursed funds from the artificially inflated accounts through cash and ATM withdrawals, writing checks, and making debit card purchases before the worthless checks were determined to be invalid.

2. It was further part of the conspiracy that the defendants used the social security numbers of others to open some of the accounts.

3. It was further part of the conspiracy that defendants obtained unsecured and secured loans from the financial institutions based upon the relationship established upon the opening of the financial accounts.

All in violation of Title 18, United States Code, Section 1349.

COUNT 2

(Bank Fraud)

The Grand Jury further charges that the allegations set forth in paragraph A of Count 1 are restated and incorporated as if fully set forth herein.

1. At all times relevant to the indictment, First Community Credit Union, U.S. Bank, Vantage Credit Union, Bank of America, Bank of Sullivan and BMO Harris, had assets insured by the federal government.

The Scheme to Defraud

2. Between on or about January 9, 2012 and continuing to on or about June 29, 2016, within the Eastern District of Missouri and elsewhere, the defendants,

ERIKA NICOLE COLLINS

and

BRANDON HARRIS,

being aided, abetted, counseled and induced by one another and persons known and unknown to the Grand Jury, devised a scheme and artifice to obtain moneys, funds, and assets owned by and under the custody and control of federally insured financial institutions by means of false and fraudulent pretenses and representations.

3. The scheme and artifice to defraud was in substance as follows:

- a. It was part of the scheme and artifice to defraud that the defendants opened financial accounts by using their social security numbers and the social security numbers of others.
- b. It was further part of the scheme and artifice to defraud that the defendants applied for, and obtained, unsecured and secured loans from the financial institutions by using the social security numbers of others.
- c. It was further part of the scheme and artifice to defraud that the defendants drafted insufficient fund checks upon the financial accounts.
- d. It was further part of the scheme and artifice to defraud that the defendants used debit cards issued to the financial accounts in order to purchase goods and services in amounts which exceeded the balances on the accounts.

e. It was further part of the scheme and artifice to defraud that the defendants drafted checks upon the accounts after they voluntarily closed the accounts or after the financial institutions forcibly closed the accounts.

4. **The Financial Transaction**

On or about March 9, 2015, in the Eastern District of Missouri, the defendants,

ERIKA NICOLE COLLINS

and

BRANDON HARRIS,

executed and attempted to execute the scheme and artifice as set forth above, in that,

BRANDON HARRIS deposited check number 1006 into his U.S. Bank account number ending in 3424. The check was drawn on the closed First Community Credit Union account of **ERIKA NICOLE COLLINS** which ended in 4822, and was made payable for \$1,500.00.

In violation of Title 18, United States Code, Sections 1344 and 2.

COUNT 3

(Bank Fraud)

The Grand Jury further charges that the allegations set forth in paragraph A of Count 1 and paragraphs 1, 2, and 3 of Count 2 are restated and incorporated as if fully set forth herein.

4. **The Financial Transaction**

On or about January 4, 2016, in the Eastern District of Missouri, the defendants,

ERIKA NICOLE COLLINS
and
BRANDON HARRIS,

executed and attempted to execute the scheme and artifice as set forth above, in that **BRANDON HARRIS** deposited check number 1227 into his U.S. Bank account ending in 6836. The check was drawn on the closed First Community Credit Union account of **ERIKA NICOLE COLLINS** which ended in 4192, and made payable for \$4,500.00.

In violation of Title 18, United States Code, Sections 1344 and 2.

COUNT 4

(Aggravated Identity Theft)

The Grand Jury further charges that:

- A. The allegations set forth in paragraph A of Count 1 are restated and incorporated as if fully set forth herein.
- B. On or about June 27, 2014, in the Eastern District of Missouri, the defendant,

ERIKA NICOLE COLLINS,

did knowingly transfer, possess, and use, without lawful authority, a means of identification of another person, to wit, social security number of B.C., during and in relation to the commission of the felony offenses of: bank fraud, Title 18, United States Code, Section 1344 and social security fraud, Title 42, United States Code, Section 408(a)(7)(B).

In violation of Title 18, United States Code, Section 1028A.

COUNT 5

(Aggravated Identity Theft)

The Grand Jury further charges that:

- A. The allegations set forth in paragraph A of Count 1 are restated and incorporated as if fully set forth herein.
- B. On or about August 5, 2014, in the Eastern District of Missouri, the defendants,

ERIKA NICOLE COLLINS,

did knowingly transfer, possess, and use, without lawful authority, a means of identification of another person, to wit, social security number of B.C., during and in relation to the commission of the felony offenses of: bank fraud, Title 18, United States Code, Section 1344 and social security fraud, Title 42, United States Code, Section 408(a)(7)(B).

In violation of Title 18, United States Code, Section 1028A.

COUNTS 6 THROUGH 8

(Social Security Fraud)

The Grand Jury charges:

On or about the following dates, within the Eastern District of Missouri, the defendant,

ERIKA NICOLE COLLINS,

in a matter within the jurisdiction of the United States Social Security Administration, for the purpose of obtaining something of value and for other purposes, knowingly, and with the intent to deceive, falsely represented in financial documents that his social security account number

was the account number listed below, when in fact, as defendant well knew, the social security account numbers were not assigned to defendant:

| <u>COUNT</u> | <u>DATE</u> | <u>DOCUMENT</u> | <u>ACCOUNT NUMBER</u> |
|--------------|-------------------|--------------------------|-----------------------|
| 6 | August 22, 2014 | Vehicle Loan Application | XXX-XX-0164 |
| 7 | December 10, 2014 | New Account Application | XXX-XX-0164 |
| 8 | July 28, 2015 | New Account Application | XXX-XX-5091 |

All in violation of Title 42, United States Code, Section 408(a)(7)(B).

A TRUE BILL.

FOREPERSON

CARRIE COSTANTIN
Acting United States Attorney

TRACY LYNN BERRY - 014753 TN
Assistant United States Attorney